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¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.



SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Complete if Known			
		Application Number	09/812,628		
		Filing Date	March 20, 2001		
		First Named Inventor	LAWRENCE		
		Group Art Unit	2163		
		Examiner Name	Not yet assigned		
Sheet	2	of	2	Attorney Docket Number	3499-092

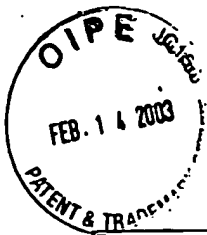
OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	G	Banasiak, Michael "Don't Be Out-Scored by Your Competition", <u>Credit and Financial Management Review</u> , 2 nd Quarter 2000, 8pgs., download from http://www.paynetonline.com/viewpaf.asp on 4/15/2002. ©2000 Predictive Business Decision Systems, Inc.	
		Co-Pending U.S. Patent Application Serial No. 09/772,427, Applicant Lawrence, filed 01/30/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.	

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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²Applicant is to place a check mark here if English language Translation is attached.



FORM PTO-1449 U.S. Department of Commerce Patent and Trademark Office INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)	Serial No. 09/812,628
	Inventors: David Lawrence
	Docket No. 3499,007

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U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	DATE IF APPROPRIATE
<i>WJR</i>	2002/0111890	8/15/02	Sloan et al.	705	36	8/10/01
<i>WJR</i>	2002/0099640	7/25/02	Lange	705	37	3/16/01
<i>WJR</i>	2002/0019804	2/14/02	Sutton	705	38	6/29/01
<i>WJR</i>	2002/0046053	4/18/02	Hare et al.	705	1	8/21/01
<i>WJR</i>	2001/0011243	8/2/01	Dembo et al.	705	36	3/20/01
<i>WJR</i>	6,317,727	11/13/01	May	705	37	10/12/98
<i>WJR</i>	6,119,103	9/12/00	Basch et al.	705	35	5/27/97

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION

OTHER DOCUMENTS

EXAMINER INITIAL	AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.
<i>WJR</i>	Int'l Search Report dated 1/27/03 for PCT/US02/07243

EXAMINER <i>WJR</i>	DATE CONSIDERED 5/1/05
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